

B1 (Official Form 1) (4/10)

United States Bankruptcy Court Western District of Virginia		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Culp, William R		Name of Joint Debtor (Spouse) (Last, First, Middle): Culp, Heather G																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9719		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4323																				
Street Address of Debtor (No. & Street, City, State & Zip Code): 103 Foxglove Drive Winchester, VA		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 103 Foxglove Drive Winchester, VA																				
ZIPCODE 22602		ZIPCODE 22602																				
County of Residence or of the Principal Place of Business: Frederick		County of Residence or of the Principal Place of Business: Frederick																				
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):																				
ZIPCODE		ZIPCODE																				
Location of Principal Assets of Business Debtor (if different from street address above):		ZIPCODE																				
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																			
Filing Fee (Check one box)		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																			
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).	Chapter 11 Debtors Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).																			
<input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	THIS SPACE IS FOR COURT USE ONLY																			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																						
Estimated Number of Creditors <table border="0"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> </tr> </table>		<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000
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Estimated Assets <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Culp, William R & Culp, Heather G
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: Fairfax County	Case Number: 04-14470-RGM	Date Filed: 02/10/2005
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <u>/s/ Deanna Tubandt</u> 4/28/10 Signature of Attorney for Debtor(s)
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord or lessor that obtained judgment) _____ (Address of landlord or lessor) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Culp, William R & Culp, Heather G
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ William R Culp</u> Signature of Debtor William R Culp</p> <p>X <u>/s/ Heather G Culp</u> Signature of Joint Debtor Heather G Culp (571) 426-5025 Telephone Number (If not represented by attorney)</p> <p>April 28, 2010 Date</p>		Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
Signature of Attorney* <p>X <u>/s/ Deanna Tubandt</u> Signature of Attorney for Debtor(s)</p> <p>Deanna Tubandt 38130 Deanna Tubandt, Attorney 126 Creekside Lane Winchester, VA 22602 (540) 450-3328 Deanna@Tubandt.com</p> <p>April 28, 2010 Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		Signature of Non-Attorney Petition Preparer <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>_____ Date</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>		

United States Bankruptcy Court
Western District of Virginia

IN RE:

Culp, William R & Culp, Heather G

Debtor(s)

Case No. _____

Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: April 28, 2010

Signature: /s/ William R Culp
William R Culp

Debtor

Date: April 28, 2010

Signature: /s/ Heather G Culp
Heather G Culp

Joint Debtor, if any

APEX FINANCIAL MANAGEMENT, LLC
P.O. BOX 2189
NORTHBROOK, IL 60065-2189

CAPITAL ONE AUTO FINANCE
3905 DALLAS PKWY
DALLAS, TX 75093

CAPITAL ONE BANK USA
P.O. BOX 85617
RICHMOND, VA 23285

CAPITAL ONE BANK USA
P.O. BOX 71083
CHARLOTTE, NC 28272-1083

CAPITAL ONE SERVICES, LLC
P.O. BOX 30285
SALT LAKE CITY, UT 84130-0285

CCB CREDIT SERVICES, INC.
P.O. BOX 272
SPRINGFIELD, IL 62705-0272

CHASE/ BANK ONE (WAMU)
P.O. BOX 660509
DALLAS, TX 75266

CORTRUST BANK
P.O. BOX 5431
SIOUX FALLS, SD 57117-5431

CREDIT CONTROL, LLC
245 EAST ROSELAWN AVENUE SUITE 25-26
MAPLEWOOD, MN 55117

CREDIT ONE BANK
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

CREDIT ONE BANK
P.O. BOX 98873
LAS VEGAS, NV 89193

EQUABLE ASCENT FNCL LLC
1120 W. LAKE COOK ST. SUITE B
BUFFALO GROVE, IL 60089

FINANCIAL RECOVERY SERVICES, INC.
P.O. BOX 385908
MINNEAPOLIS, MN 55438-5908

GEMB/ JC PENNEYS
P.O. BOX 981131
EL PASO, TX 79998-1402

GEMB/ PAYPALL
P.O. BOX 981084
EL PASO, TX 79998

HOME SAVINGS AND TRUST MORTGAGE
3701 PENDER DRIVE SUITE #150
FAIRFAX, VA 22030

HSBC BANK
P.O. BOX 21460
TALSA, OK 74121-1460

HSBC BANK
P.O. BOX 17313
BALTIMORE, MD 21297-1313

HSBC BANK/ GATEWAY
P.O. BOX 17602
BALTIMORE, MD 21297

HSBC BANK/ ORCHARD BANK
P.O. BOX 80084
SALINAS, CA 93912-0084

HSBC BANK/ ORCHARD BANK
P.O. BOX 8162
SALINAS, CA 93912-1622

JOUHAL S. BALWANT
4110 CHAIN BRIDGE
FAIRFAX, VA 22030

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
P.O. BOX 10587
GREENVILLE, SC 29603

LVNV FUNDING LLC
P.O. BOX 10587
GREENVILLE, SC 29603

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
1818 LIBERTY STREET STE 300
RESTON, VA 20190

NORTHSTAR LOCATION SERVICES, LLC
4285 GENESEE STREET
CHEEKTOWAGA, NY 14225

PINNACLE FINANCIAL GROUP
DEPT. 673
P.O. BOX 4115
CONCORD, CA 94524

PROFESSIONAL BUREAU OF COLLECTIONS OF
MARYLAND, INC.
P.O. BOX 4157
GREENWOOD VILLAGE, CO 80155-4157

PROFESSIONAL RECOVER SERVICES, INC.
P.O. BOX 1880
VOORHEES, NJ 08043

RECEIVABLES PERFORMANCE MANAGEMENT LLC
20816 44TH AVE. W
LYNNWOOD, WA 98036

SEARS BANK/ CBSD
P.O. BOX 6286
SIOUX FALLS, SD 57117

UNITED RECOVERY SYSTEMS LP
5800 NORTH COURSE DRIVE
HOUSTON, TX 77072

WELLS FARGO AUTO FINANCE
P.O. BOX 29715
PHOENIX, AZ 85038-9715

WELLS FARGO HOME MORTGAGE
P.O. BOX 14411
DES MOINES, IA 50306-3411